

**Information to identify the case:**

Debtor 1	<u>Jeffrey Baldassare</u>	Social Security number or ITIN	xxx-xx-3984
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Natalie Baldassare</u>	Social Security number or ITIN	xxx-xx-1872
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-35015-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey Baldassare

Natalie Baldassare

3/29/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jeffrey Baldassare  
 Natalie Baldassare  
 Debtors

Case No. 18-35015-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db/jdb	+Jeffrey Baldassare, Natalie Baldassare, 371 Pine Street, Eatontown, NJ 07724-2348
517935176	Asprie, Payment Processing, PO Box 790317, Saint Louis, MO 63179-0317
517935177	+Atlantic Credit and Finance, PO Box 2083, Warren, MI 48090-2083
517935180	+Fairway Independent Mortgage Corporation, PO Box 77404, Ewing, NJ 08628-6404
517935186	+Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 30 2019 00:30:51	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 30 2019 00:30:48	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517935178	+EDI: CAPITALONE.COM Mar 30 2019 03:58:00	Capital One Services, P.O. Box 70886, 282729903, Charlotte, NC 28272-0886
517935179	EDI: RCSDELL.COM Mar 30 2019 03:58:00	Dell Financial Services, PO Box 6403, Carol Stream, IL 60197-6403
517935181	EDI: AMINFOFP.COM Mar 30 2019 03:58:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
517935182	EDI: RMSC.COM Mar 30 2019 03:58:00	JC Penny Credit Card, PO Box 965009, Orlando, FL 32896-5009
517935183	EDI: RMSC.COM Mar 30 2019 03:58:00	Lowes, P.O. Box 530970, Atlanta, GA 30353-0970
517935184	+EDI: TSYS2.COM Mar 30 2019 03:58:00	Macys, PO Box 8053, Mason, OH 45040-8053
517935185	EDI: MID8.COM Mar 30 2019 03:58:00	Midland Credit Management, 2635 Northside Drive, Suite 300, San Diego, CA 92108
517936059	+EDI: RMSC.COM Mar 30 2019 03:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517935187	+E-mail/Text: bk@avant.com Mar 30 2019 00:31:31	Webbank c/o Avant, 640 N Lasalle Ct, Ste 535, Chicago, IL 60654-3731

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2019 at the address(es) listed below:

John Michael McDonnell	on behalf of Trustee John Michael McDonnell	jmcaddonell@mchfirm.com, NJ95@ecfcbis.com, bcrowley@mchfirm.com
John Michael McDonnell		jmcaddonell@mchfirm.com, NJ95@ecfcbis.com, bcrowley@mchfirm.com
Joseph Casello	on behalf of Debtor Jeffrey Baldassare	jasello@cvclaw.net, jcasello627@gmail.com
Joseph Casello	on behalf of Joint Debtor Natalie Baldassare	jasello@cvclaw.net, jcasello627@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Fairway Independent Mortgage Corporation	rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 6